

twelfth and thirteenth centuries forbid it  
 by clergy or laity, and lay down rules for  
 offenders. Clergy who lend money to  
 persons in need,  
 take their possessions in pawn, and  
 receive profits  
 beyond the capital sum lent, are to be  
 deprived of their  
 office." Manifest usurers are not to be  
 admitted to  
 communion or Christian burial; their  
 offerings are not  
 to be accepted ; and ecclesiastics who  
 fail to punish  
 them are to be suspended until they make  
 satisfaction  
 to their bishop.<sup>84</sup> The high-water  
 mark of the  
 ecclesiastical attack on usury was probably  
 reached in  
 the legislation of the Councils of Lyons<sup>^</sup>  
 (1274) and of  
 Vienna (1312)\* The former re-enacted  
 the measures  
 laid down by the third Lateran Council  
 (1175), and  
 supplemented them by rules which virtually  
 made the  
 money-lender an outlaw. No individual  
 or society,  
 under pain of excommunication or interdict,  
 was to let  
 houses to usurers, but was to expel them  
 (had they been  
 admitted) within three months. They  
 were to be  
 refused confession, absolution, and  
 Christian burial,  
 until they had made restitution, and their  
 wills were  
 to be invalid." The legislation of  
 the Council of  
 Vienne was even more sweeping.  
 Declaring that it  
 has learned with dismay that there are  
 communities  
 which, contrary to human and divine law,  
 sanction  
 usury and compel debtors to observe usurious

contracts,  
it declares that all rulers and magistrates  
knowingly  
maintaining such laws are to incur  
excommunication,  
and requires the legislation in question to  
be revoked  
within three months. Since the  
true nature of  
usurious transactions is often  
concealed beneath  
various specious devices, money-lenders  
are to be  
compelled by the ecclesiastical authorities  
to submit  
their accounts to examination. Any  
person obsti-  
nately declaring that usury is not a sin  
is to be  
punished as a heretic, and inquisitors are  
to proceed  
against him *tanquam contra diffamatos vel*  
*suspectos de*  
*hwresi.\*\**